

Give

Appreciated Securities

A Tax-Wise Giving Opportunity

Giving appreciated securities directly to Johns Hopkins offers an appealing mix of tax benefits and direct support for Johns Hopkins. With your gift of appreciated securities, you may receive an immediate income tax deduction and avoid capital gains tax.



Make a World of Difference

What are the advantages of a making a gift of appreciated securities?

When you make a gift of appreciated securities to Johns Hopkins, you may claim a charitable income tax deduction for the full value of the gift on the date the gift is completed. In addition, by giving appreciated securities directly to Johns Hopkins, you will avoid paying the capital gains taxes that would result if you were to sell the securities first.

Should I sell my appreciated securities first and then give the proceeds to Johns Hopkins?

No. Do not sell your securities first. The IRS will impose capital gains tax on your sale, significantly reducing the benefits to you and value of your gift.

Example

The chart below shows the different outcomes for a donor making a gift of \$100,000 worth of appreciated securities. In Option 1, the donor sells the stock and gives the proceeds to Johns Hopkins. In Option 2, the donor gives the stock directly to Johns Hopkins.

	Option 1 Donor sells appreciated securities and gives net proceeds to Johns Hopkins	Option 2 Donor gives appreciated securities directly to Johns Hopkins
Current fair market value of securities	\$100,000	\$100,000
Capital gains tax paid*	\$14,000	\$0
Amount donated to JHU	\$86,000	\$100,000

*Assumes a \$30,000 cost basis and that the donor is in the 20% capital gains tax bracket.

Johns Hopkins does not provide tax, legal, or financial advice. Please consult your own advisors regarding your specific situation.

CONTACT US

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Can appreciated securities be used to fund a gift that will pay me and/or a loved one income for life?

A gift of securities can be used to fund a life income gift, such as a [charitable gift annuity](#) or [charitable remainder unitrust](#) that will support Johns Hopkins' future needs and pay you and/or a loved one income for life. Whether funding a life income gift or an outright gift, consult with your tax advisor regarding the availability of a charitable income tax deduction.

How do I move forward?

Contact the Office of Gift Planning to speak with a gift planning advisor, who will discuss your philanthropic goals and financial objectives or fill out the online notification form via the QR code or link below.



Visit giftplanning.formstack.com/workflows/securitiescontactform or scan the QR code with your smartphone's camera to fill out the online notification form.